

WHAT IS CLAIMED IS:

1. The use of an optical disc, commonly referred to as "Compact Disc" or Digital Versatile Disc" that contains an embedded and encrypted identification number for the use of financial transactions over a networked environment.

5 2. The use of an agent in the form of software that is temporarily or permanently loaded into the user's computer for the purpose of verifying the actual existence of a credit instrument that must physically reside as part of that computer's peripheral system.

10 3. A system of one or more embedded and encrypted account numbers residing on the same optical disc for the purpose of allowing multiple uses of the credit instruments. For example, a two number disc with an embedded and encrypted credit card number of charged purchases and an embedded and encrypted debit card number for the purpose of debited purchases.

15 4. The system of claim 3 further comprising of the use of an additional number or password that is kept by the user of the optical credit instrument for the sole purpose of identifying the current user as the owner of the credit instrument. The additional number or password, if not entered correctly, prevents the financial transaction from completing.

20 5. The system of claim 3 further comprising of the use of an agent or software component that is permanently or temporarily loaded onto the user's computer to verify the additional number (typically a Personal Identification Number or PIN) or password locally on the user's computer to prevent the need to transfer the additional number or password over a network.

25 6. The system of claim 3 further comprising of the procedure of loading the agent on the user's computer from either the optical disk or the network environment.

7. The system of claim 3 further comprising of the addition of a magnetic stripe on the optical disc credit instrument to allow the credit instrument to be used as a traditional credit card.

30 8. The optical disk of claim 1 further comprising of the use of multiple images of the encrypted credit card number to allow reading of the account number in severe environments where the instrument of credit/debit contains surface defects.

9. The optical disk of claim 1 further comprising of the use of multiple shipping addresses on the card for delivering purchased merchandize. Addresses can be verified prior to issuing the credit device. The user is provided a choice in addresses at the moment of transaction.

5 10. The optical disk of claim 1 further comprising of the embedding on the surface of the disc, a label that contains a hologram for the purpose of signifying that the disc is genuine and not a product of forgery.

10 11. The optical disk of claim 1 further comprising of the addition of a laminate on the surface of the disc for the purpose of including the user's name and optional account information.

15 12. The subject matter of claim 2 further comprising of the design of the downloaded software agent to accept traditional credit instruments through the process of manually entering the credit card number. Such software allows the transaction to proceed without security features if the merchant desires.